



Preventive and diagnostic care: What's the difference?

Preventive care includes services, such as checkups, screening tests, and immunizations. It's care that you get when you're symptom-free and have no reason to think you might be sick.

Diagnostic care is what you have when you have symptoms of an illness or injury or are getting ongoing care for a condition.

Diagnostic and preventive care may happen during the same visit

For example, you may have a routine health checkup during which your doctor orders a preventive test and responds to chest pain you've mentioned by asking questions and ordering a stress test. The discussion about your symptoms and stress test are diagnostic care.

Why it matters

In most cases, you don't pay anything for preventive care. But you'll have to pay something (copayment, deductible, or co-insurance) for diagnostic care, even if it happened during your routine health checkup.



Common tests that can be preventive or diagnostic

- A1C
- CBC
- Lipid panel
- Thyroid stimulating hormone
- Vitamin D

Talk with your doctor to better understand if your labs will be ordered for diagnostic reasons.

Get cost estimates



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Questions?



Call the Member Service number on the front of your Blue Cross member ID card.



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Examples	What You Pay
Preventive	
<p>Jane took her 6-month old for a well-baby visit, including her shots.</p> <p>Ronald, a healthy 40-year old man, had a routine health checkup. The doctor ordered many routine screenings, including lab tests to check his cholesterol.</p>	<p>Nothing. Most of our plans cover preventive care at no cost.</p>

Examples	What You Pay
Preventive and diagnostic	
<p>Frank was diagnosed with high cholesterol last year. He went to see his doctor for a routine health checkup. During the visit, his doctor also discussed his diet and medication, reviewed possible side-effects he could have from the medicine, and ordered lab work (lipid panel) to monitor his condition.</p>	<p>If your plan covers preventive care at no cost, you'll pay nothing for your routine health checkup. Your doctor will bill you (copayment, deductible, or co-insurance depending on your plan) for assessing your condition and for the cholesterol test (lipid panel).</p>
<p>Sally has diabetes and at her routine health checkup, her doctor ordered an A1C test to check her blood sugar.</p>	<p>You will have to pay something for your doctor's time assessing your condition and for the A1C lab test.</p>
<p>Amy went to see her doctor for her routine health checkup, and she was wheezing. The doctor completed her routine health checkup and then also treated her for the wheezing. The doctor told her she had asthma, discussed treatment, and gave her some prescriptions.</p>	<p>If your plan covers preventive care at no cost, you'll pay nothing for the services that were part of the checkup. Your doctor will most likely bill you for their time diagnosing and discussing your condition.</p>